



**Application Assistance Fact Book
March 2002**

Managed Risk Medical Insurance Board

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Data Sources:

Electronic Data Systems (EDS)

- Single Point of Entry data file
- HFP subscriber data file,
Graphs # 2 and 7 -11

Richard Heath and Associates (RHA)

- Enrollment Entity and Certified Application Assistance data file,
Graph #1 and 3 - 6



The California Managed Risk Medical Insurance Board

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March 26, 2002

Governor Gray Davis, Members of the California Legislature and Fellow Californians:

On behalf of the Managed Risk Medical Insurance Board and staff, I am pleased to present the 2002 Application Assistance Fact Book. The Fact Book provides an overview of the application assistance process and highlights the efforts of community members.

The Healthy Families and Medi-Cal Programs provide an opportunity for community based organizations and participating health, dental and vision plans to assist in the enrollment of eligible families into the two programs. The application assistance program is a joint effort between the Managed Risk Medical Insurance Board and the Department of Health Services.

Qualifying organizations interested in providing application assistance must submit an Invitation to Participate Form and have their staff attend Certified Application Assistant Training. These qualifying "Fee-Based Enrollment Entities" are eligible to receive \$50 for a successful enrollment in Healthy Families and Medi-Cal. Enrollment entities who assist families to re-enroll in Healthy Families at the time of Annual Eligibility Review receive \$25. Through a competitive selection process, organizations may be selected to receive outreach contracts that include funding to provide application assistance. Statutory provisions also allow restricted application assistance to families by Healthy Families and Medi-Cal participating health, dental and vision plans.

Key findings in the 2002 Application Assistance Fact Book include:

- Over 3,200 organizations and 22,000 community members participate in enrollment efforts
- Fee-Based Enrollment Entities provide the majority of application assistance
- Over \$12 million has been paid to Fee-Based Enrollment Entities
- Families who receive application assistance have a greater success rate of being enrolled in Healthy Families.

We present this Fact Book to increase understanding of the Application Assistance process, operations and achievements.

Sincerely,

Sandra Shewry
Executive Director

I. Overview of Application Assistance Outreach Efforts

The Healthy Families and Medi-Cal for Families (HFP/MCF) Outreach Campaign is a diverse statewide effort using strategies that include media advertising, multi-lingual translation of promotional and application materials, toll-free phone line support, public relations and an extensive network of community-based efforts.

One component of the HFP/MCF community-based outreach effort is the person-to-person assistance provided to families with uninsured children who may be eligible for coverage. The “application assistance” provided by trained community members from across the state assures that outreach is local, in-person, linguistically appropriate, and culturally sensitive. There is trained staff in every county of the state except in Alpine county.

The majority of families applying for HFP/MCF using the mail-in application are served by a “Certified Application Assistant.” Certified application assistants are community members who have been trained to assist families in accurately and completely filling out the HFP/MCF mail-in application.

All certified application assistants are affiliated with an “Enrollment Entity.” Many types of organizations can qualify to be an enrollment entity including:

- ❖ Schools
- ❖ Licensed health care providers
- ❖ Licensed health care institutions
- ❖ Licensed health care clinics
- ❖ County Department of Public Health or County Departments that deliver health services
- ❖ City Health Departments
- ❖ Indian Health Services Facilities
- ❖ Faith-based organizations
- ❖ Licensed day care providers
- ❖ Direct state Maternal and Child Health Contractors
- ❖ WIC Supplemental Food and Nutrition Programs for women, infants and children
- ❖ Parent Teacher Organizations
- ❖ An organization that meets all of the following criteria 1) has significant interaction with children or parents of children who represent the target population for the HFP/MCF 2) not a licensed health, dental or vision plan or an organization providing health, dental or vision care to children; and 3) has a federal tax identification number and is a bona fide non-profit entity as determined by the Internal Revenue Service
- ❖ Health, Dental and Vision Plans (restricted by State law)

Enrollment Entities (with the exception of health, dental and vision plans) submit an Invitation to Participate (ITP) Form and receive approval from the state to participate in the Certified Application Assistance Program. The state has contracted with a vendor, Richard Heath and Associates (RHA), to administer the

ITP process. An agreement is signed between the enrollment entity and RHA which outlines roles and responsibilities. RHA agrees to provide training and enrollment and marketing materials to the enrollment entity at no cost. The enrollment entity agrees that they will ensure confidentiality of all applications, will not accept payment for their services or premium payments from an applicant, will not coach the applicant on what information to include in the application or the choice of health, dental or vision plan and will comply with all policies of the HFP/MCF.

An enrollment entity (with the exception of health, dental and vision plans) must send at least one staff person to the state sponsored certified application assistant training. The certified application assistant training provides an overview of HFP/MCF, including how to fill out the application and details of the eligibility requirements of the two programs. Once the no-cost eight hour certified application assistant training is successfully completed the certified application assistant is authorized to help families fill out the HFP/MCF application. A certified application assistant may work under the direction of more than one enrollment entity. The enrollment entity receives payment for a successful enrollment and provides compensation to the certified application assistant in an agreement reached between the enrollment entity and certified application assistant.

The state, through a contract with Electronic Data Systems (EDS), also conducts Regional Forums which provide an overview of the application process, updates to the HFP/MCF and more detailed eligibility information for experienced certified application assistants. Forty Regional Forums will be conducted in FY 2001-2002. EDS is responsible for maintaining registration and developing and modifying curricula. The Regional Forums are offered at no-cost to certified application assistants.

Reimbursement for Application Assistance

Reimbursement to enrollment entities is dependent on several factors. Most enrollment entities are *“fee-based” community-based organizations*. This means that a payment of \$50 is made when one of the certified application assistants affiliated with the enrollment entity assists with an application that results in an enrollment of a child into HFP or MCF. Twenty-five (\$25) is paid for each successful HFP Annual Eligibility Review (AER) application.

Some enrollment entities are *community and school based direct “contractors.”* These outreach contract organizations receive funding from the Department of Health Services (DHS). Seventy-two organizations participated during fiscal year (FY) 2000-2001. During the FY 2001-2002 and 2002-2003, 42 community based organizations and 31 school based contracts were awarded outreach contracts. A total of \$12 million was awarded by the State along with additional funding from The California Endowment and the David and Lucile Packard Foundation to agencies state-wide to increase community awareness of HFP/MCF and to assist families to enroll. Application assistance is one aspect of

these enrollment entities activities. Outreach contractor enrollment entities are not eligible to receive the \$50 or \$25 application payment, however application assistance activities are tracked. A listing of current outreach contractors is included in Appendix A.

The final group of enrollment entities is *health, dental and vision plans* participating in the HFP/MCF. Each participating plan is required to submit a proposed plan for providing application assistance to the MRMIB for approval. The proposed plan includes all scripts and marketing materials that will be used during application assistance. A plan's employee or authorized representative who provides application assistance is required to complete a certified application assistant training. This training is a modified version of the certified application assistant training program and is paid for by the plans. Plans are not eligible to receive the \$50 or \$25 application payment, and the types of assistance plans can provide is restricted by State law.

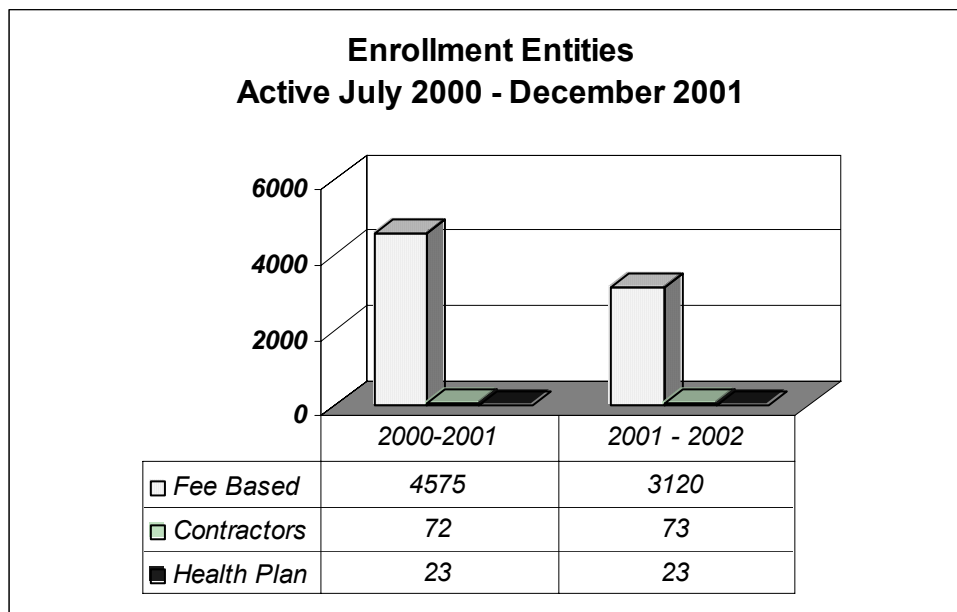
A summary of the health plans currently providing application assistance is included in Appendix B. The MRMIB prepared a report for the legislature titled "Health Plan Application Assistance" which contains more information about Health Plan's enrollment efforts.

II. Profile of Enrollment Entities and Certified Application Assistants

Enrollment Entities

From 1998 - 2001, any organization could become an enrollment entity and collect the \$50 application fee per successful enrollment. The state adopted this open approach to encourage broad participation in the application assistance process. As the HFP/MCF outreach campaign matures, changes have been made to the application assistance program. In 2001, existing enrollment entities were required to re-apply through the ITP process. This assured that the state's list of enrollment entities was up to date. For-profit enrollment entities were no longer eligible to participate as an enrollment entity unless they also belonged to one of the designated categories as defined in the HFP regulations.

Graph #1 All Enrollment Entities by FY 2000-2001 & 2001-2002



➤ Over 3,200 enrollment entities participate in the HFP/MCF outreach effort.

➤ Sub-sites

An enrollment entity many have sub-sites in which application assistance is also available. For example, a clinic-based enrollment entity may have a satellite office in a neighboring city; the satellite office would be listed as a sub-site. There are an additional 791 enrollment entity sub-sites currently active in the HFP/MCF.

➤ Call Backs

When a person calls the HFP/MCF toll-free outreach line (1-888-747-1222) to request an application they are offered help through various methods. The

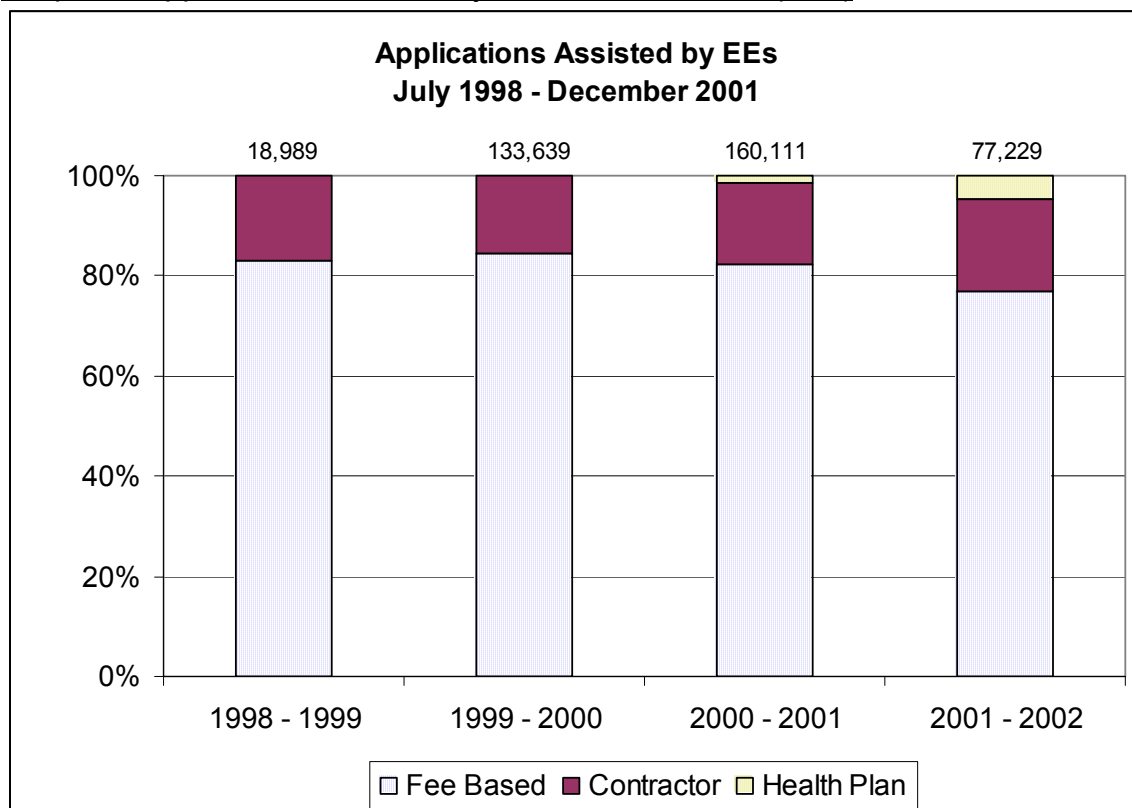
location of the nearest enrollment entity is provided, or a caller can be transferred to the HFP/MCF Single Point of Entry phone line for phone-based assistance, or they are offered a “call back” from a certified application assistant. Currently, 663 enrollment entities are following up directly with families who have requested application assistance through the outreach line.

➤ Updates

Enrollment Entities are kept up-to-date on programmatic changes through quarterly Information Update Bulletins, fax updates, web site updates and e-mail.

Number of Applications Assisted

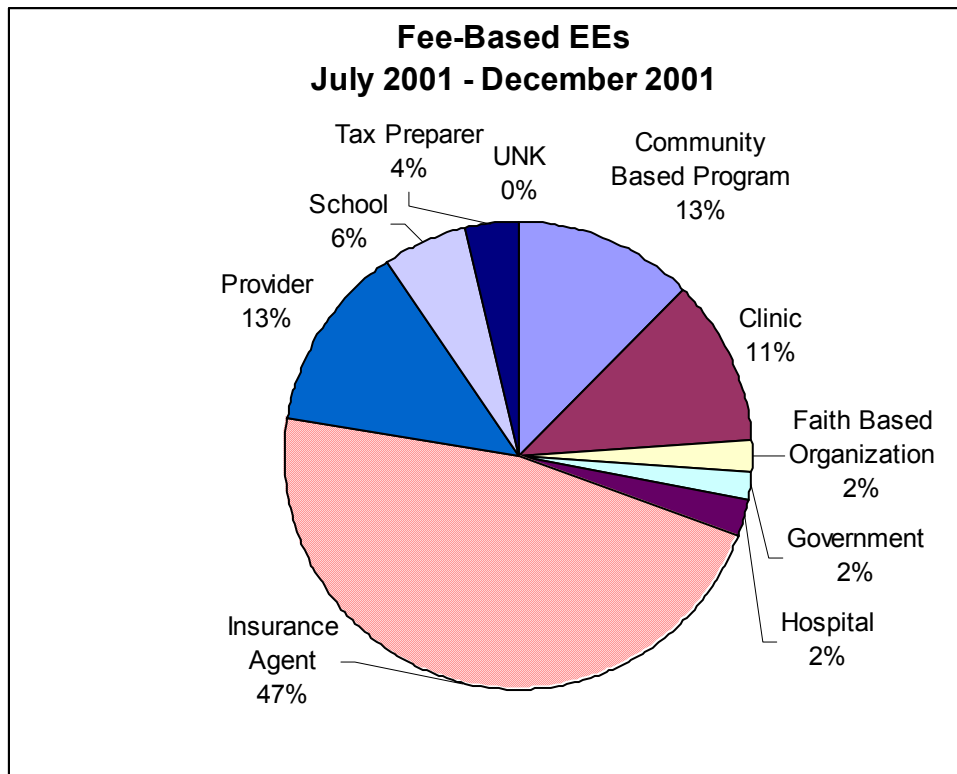
Graph #2 Applications Assisted by Enrollment Entities (EEs)



- Fee-based enrollment entities provide the majority of application assistance.
- The number of applications assisted by outreach contractor enrollment entities is increasing.
- Plans provide a very small proportion of application assistance activities.

Fee-Based Enrollment Entities

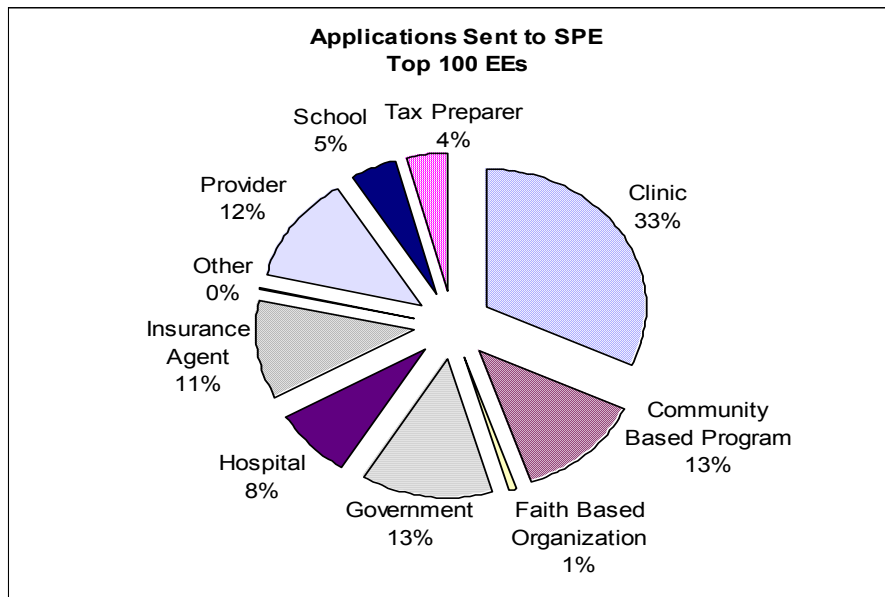
Graph #3 Categories of Fee-Based Enrollment Entities (EEs) in FY 2001-2002



- Insurance Agents comprise the largest category of enrollment entities. This may be because insurance agents tend to register individually as enrollment entities and do not have large number of certified application assistants linked to them.

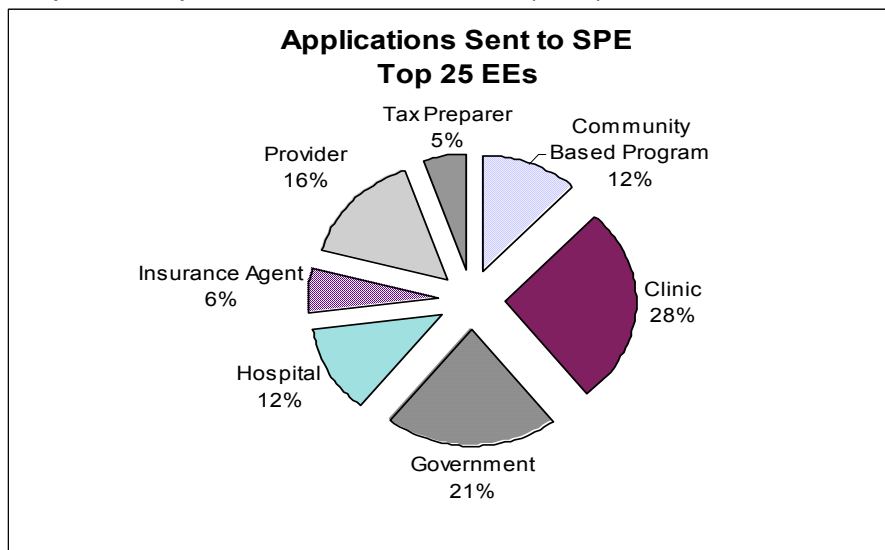
High Volume Enrollment Entities (September 2000 – August 2001)

Graph #4 Top 100 Enrollment Entities (EEs)



- Clinics represent the largest category of top producing enrollment entities.
- The top 100 enrollment entities submitted 73,233 applications with the assistance of 1,284 certified application assistants. This represents 27% of all applications submitted from September 2000 – August 2001.

Graph #5 Top 25 Enrollment Entities (EEs)



- The top 25 enrollment entities submitted 37,983 applications with the assistance of 718 certified application assistants. This represents 14% of all applications submitted from September 2000 – August 2001.
- Clinics and Government Programs represent the largest categories of top producing enrollment entities.

Top 25 Enrollment Entities September 2000 – August 2001

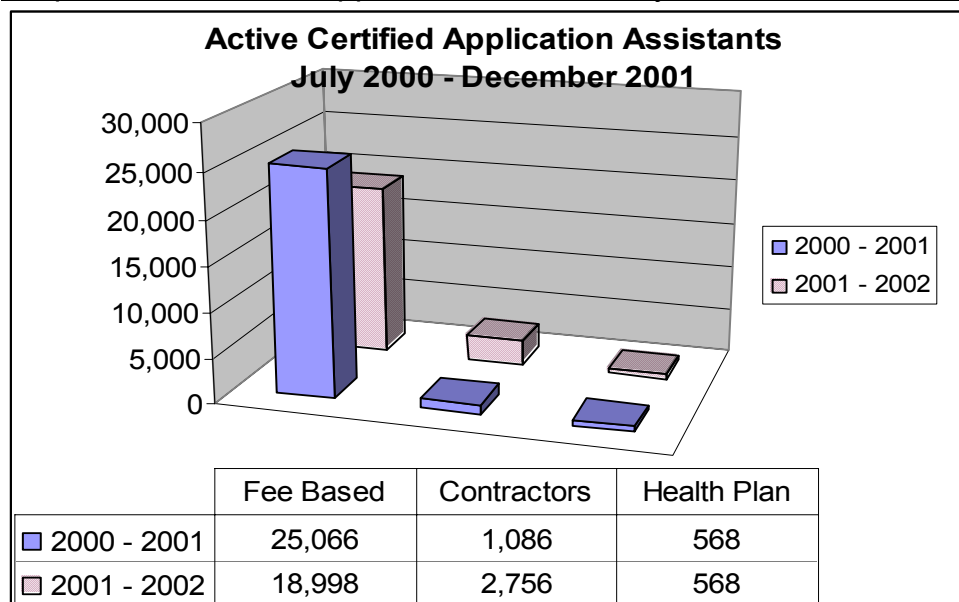
- The top 25 enrollment entities are comprised of 7 Outreach Contractor and 18 Fee Based enrollment entities.

Entity Name	Organization Type	County	Applications
CONTRACTOR ENROLLMENT ENTITIES			
Western Coachella Valley Health Partnership	Community Based Program	Riverside	1546
Crystal Stairs Inc	Community Based Program	Los Angeles	1477
Korean Health Education Information & Research Center	Community Based Program	Los Angeles	1467
County of Sonoma Department of Health Services	Government Agency	Sonoma	1367
Ventura County Public Health	Government Agency	Ventura	1215
Riverside County Health Services Agency - Department of Public Health	Government Agency	Riverside	949
Clinica Sierra Vista	Clinic	Kern	919
FEE BASED ENROLLMENT ENTITIES			
LaSalle Medical Associates	Provider	San Bernardino	3380
Santa Clara Valley Health & Hospital, Community Outreach Services	Government Agency	Santa Clara	3000
EHS Medical Group Incorporated	Provider	Los Angeles	2631
Universal Care Medical Groups	Clinic	Los Angeles	2130
CCFR & Associates	Tax Preparer	San Bernardino	1954
Vista Community Clinic	Clinic	San Diego	1934
County of Los Angeles - Department of Health Services	Government Agency	Los Angeles	1607
North County Health Project	Clinic	San Diego	1574
Western Medical Center Santa Ana	Hospital	Orange	1388
UCI Medical Group Medical Center	Hospital	Orange	1263
Scherer Properties Insurance	Insurance Agent	Los Angeles	1226
Golden Valley Health Centers	Clinic	Merced	1093
APAC Service Center Incorporated	Insurance Agent	Los Angeles	1052
Saint Francis Medical Center	Hospital	Los Angeles	1027
San Ysidro Health Center Incorporated	Clinic	San Diego	980
Family Health Centers of San Diego AKA Logan Heights Family Health Center	Clinic	San Diego	980
Southern Health Services	Clinic	San Diego	920
Children's Hospital of Orange County	Hospital	Orange	904

Certified Application Assistants

Since 1998, over 27,000 individuals have been trained as certified application assistants. Initially, a person who attended the 8 hour state-sponsored training received a certificate number labeled “A” and was able to train others and certify them as “B” level certified application assistants. The majority of certified application assistants received A-level training. In order to maintain consistency in the quality of training and the knowledge level of the certified application assistants, B-level training was eliminated in 2001. Today, many B-level certified application assistants have been retrained and now possess A-level status. Over 2,300 B-level certified application assistants are still active.

Graph #6 All Certified Application Assistants by FY 2000-2001 & 2001-2002



- Over 22,000 community members provide application assistance.
- 85% of application assistants are affiliated with fee-based enrollment entities.
- The number of application assistants who are affiliated with a contractor-based enrollment entity is increasing.

III. Amount of Application Assistance Payments

Initial and Annual Eligibility Review (AER) applications

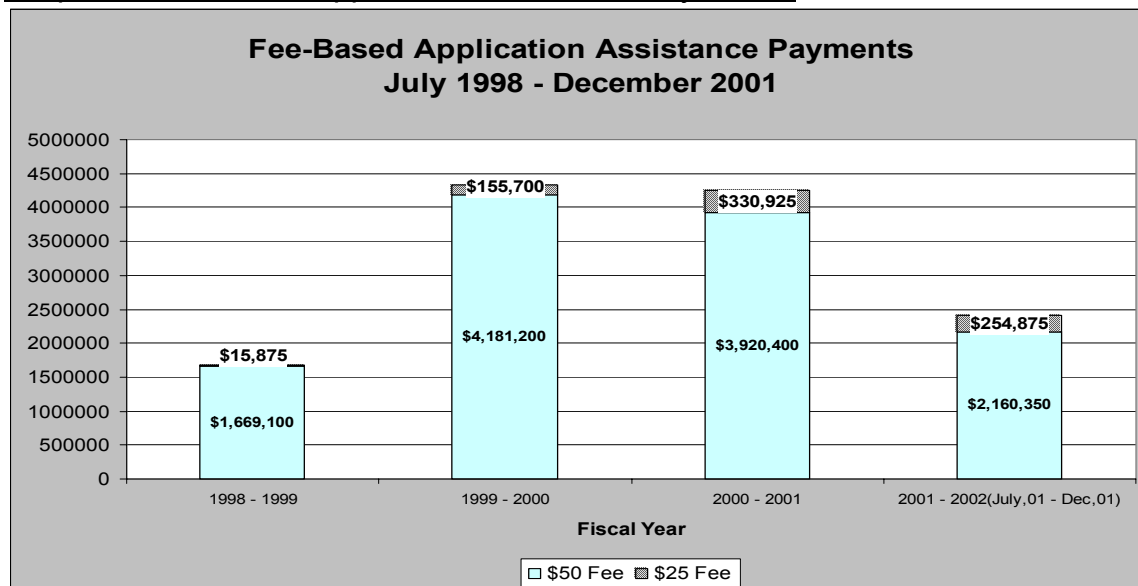
Over \$12,688,425 million has been paid to fee-based enrollment entities.

In order to receive payment for a successfully enrolled/re-enrolled application, the application assistance section of the HFP/MCF application must be completely filled out. This section requests the enrollment entity identification number, certified application assistant number and signature, applicant signature and date. Missing information for these fields can not be provided at a later date.

The payment system checks for HFP enrollment for a period of 80 days after receipt of an application and for 150 days for a Medi-Cal enrollment. If an enrollment occurs during the timeframes listed above the enrollment entity is paid (\$50) for the initial application assistance.

If assistance is provided, an enrollment entity is paid (\$25) at the time HFP is re-established in an AER application. No payment is available for MC re-determination assistance.

Graph #7 Fee-Based Application Assistance Payments*



* Payment cycles may result in application payment occurring in a subsequent FY than the year in which, assistance was provided.

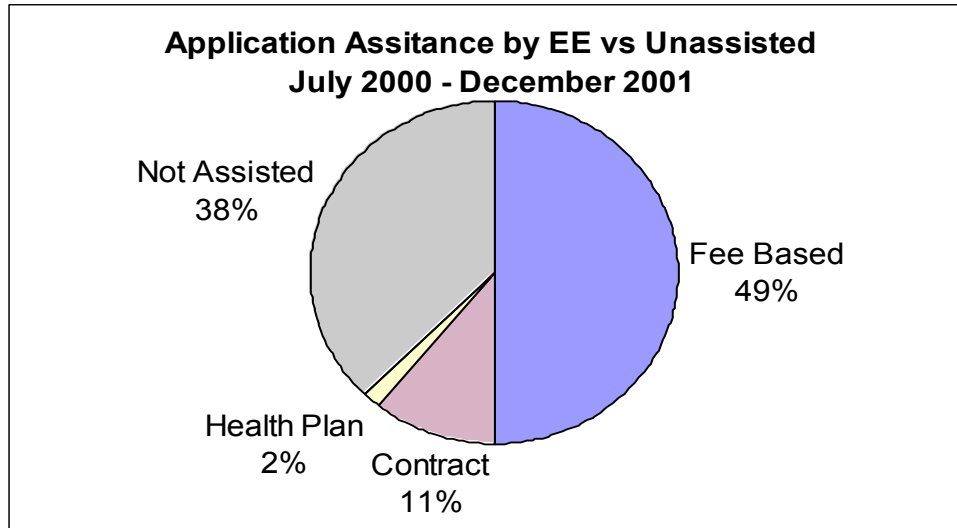
- The amount of application assistance payments declined in FY 2000 – 2001 because some high volume fee-based enrollment entities are now outreach contractors.
- Fees paid to enrollment entities for helping families with AER are increasing. This reflects the State's and enrollment entities efforts to increase retention in the HFP.

IV. Initial Applications Assisted

Application Screening Results

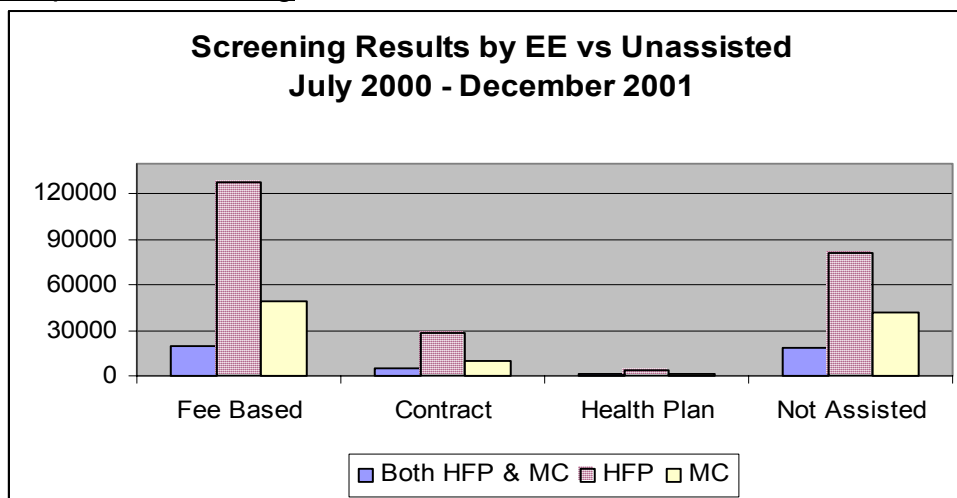
The joint HFP/MCF mail in application is received at the Single Point of Entry (SPE). After screening for no-cost Medi-Cal the SPE forwards the application to either HFP or MC.

Graph #8 All Applications: Assisted vs Unassisted



- Most applications (62%) are assisted by enrollment entities and the majority of application assistance is provided by fee-based enrollment entities.

Graph # 9 Screening

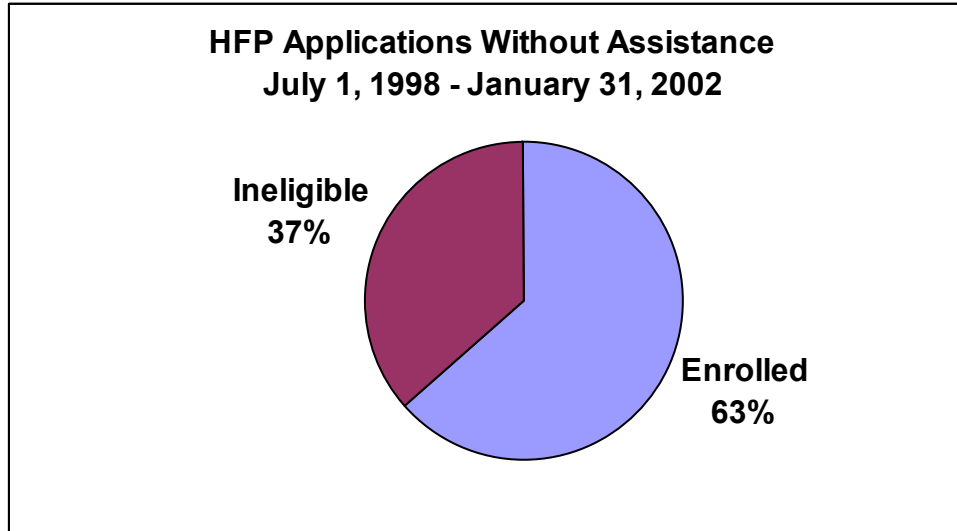


- Most mail-in HFP/MCF applications request coverage for uninsured children in the HFP income range. This is true for all types of enrollment entities and for applications that are “unassisted.”

V. HFP Application Success Rates

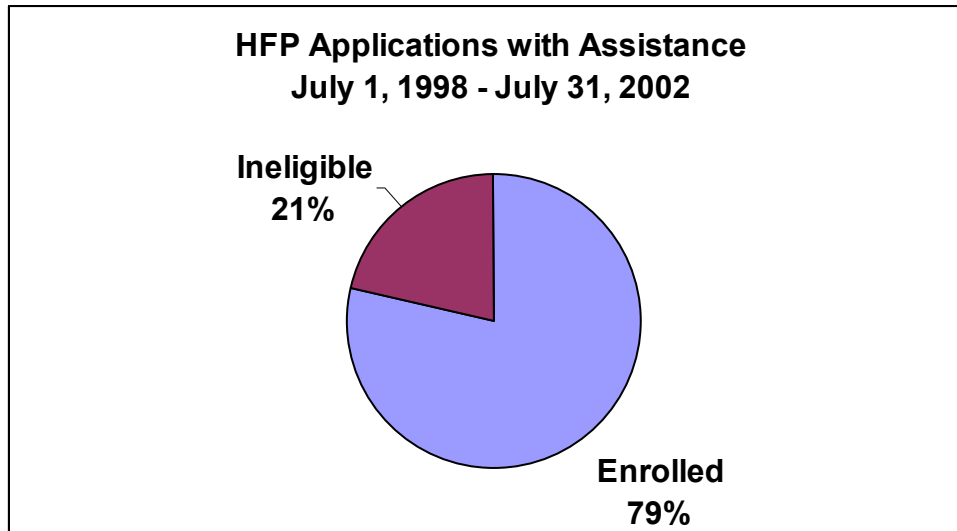
Applications without Assistance

Graph #10 Applications without Assistance Enrolled or Ineligible



Applications with Assistance

Graph #11 Applications with Assistance Enrolled or Ineligible



- There is a 16 percentage point difference in application success rate between families who applied with assistance and those who applied without assistance.
- Families are successful in enrolling their children without application assistance. However, if a family receives assistance they are less likely to be found ineligible (Graph #11).

VI. Administration

The Application Assistance Program is a joint effort by the Department of Health Services (DHS) and the Managed Risk Medical Insurance Board (MRMIB). Responsibilities for the program are shared. Effective July 1, 2002, MRMIB will be assuming the certified application assistant training and support activities. An organizational chart is included in Appendix C.

Coming in 2002 – 2003

Application assistance has proven to be a valuable approach for attaining the state's goal of enrolling eligible children in HFP/MCF. In the coming year MRMIB will be working towards enhancing the application assistance process, specifically the following will be implemented:

- Including a "consent to release information" section in the joint HFP/MCF mail-in application. This will allow a certified application assistant, on behalf of the family, to check on the status of an application and facilitate the submission of missing information to enroll in HFP.
- As part of the parental expansion, a \$25 fee will be paid to enrollment entities who assist in the enrollment of a parent in HFP. This fee will be available only during the first year of HFP parental implementation.
- MRMIB will assume oversight responsibility for the 8 hour certified application assistant initial training and the 6 hour certified application assistant regional training. MRMIB is contracting with EDS to provide the trainings. The regional training is designed for more experienced certified application assistants and provides updates on HFP/MCF policy changes.
- Health-e-app, an electronic version of the joint HFP/MCF application will be available to certified application assistants. Building on the successful pilot in San Diego County, Health-e-app will be subsequently implemented state-wide. Implementation will begin with the top 100 enrollment entities and those counties interested and able to support the Health-e-app. San Diego, Butte, Santa Clara, and Orange are expected to be among the first counties to adopt the Health-e-app technology.

Appendix A

Outreach Contractors FY 2001 – 2002 through FY 2002 – 2003

COMMUNITY BASED ORGANIZATIONS

- ❖ ALTA MED HEALTH SERVICES
- ❖ CALIFORNIA RURAL INDIAN HEALTH BOARD
- ❖ CATHOLIC CHARITIES OF LOS ANGELES
- ❖ CARE 'R' US
- ❖ CHILD AND FAMILY GUIDANCE CENTER
- ❖ CITRUS VALLEY HEALTH PARTNERS
- ❖ CLINICAS DE SALUD DEL PUEBLO
- ❖ COALITION OF ORANGE COUNTY COMMUNITY CLINICS
- ❖ COMMUNITY BUILDING PROJECT/OAK VALLEY HOSPITAL FAMILY SUPPORT NETWORK
- ❖ COMMUNITY HEALTH COUNCIL
- ❖ COMMUNITY PERINATAL NETWORK
- ❖ COMPTON COMMUNITY COLLEGE DEVELOPMENT DISTRICT
- ❖ CONTRA COSTA HEALTH SERVICES
- ❖ CRYSTAL STAIRS, INC.
- ❖ DEL NORTE COUNTY DEPARTMENT OF HEALTH & HUMAN SERVICES
- ❖ EL CONCILIO DEL CONDADO DE VENTURA
- ❖ FRESNO COUNTY ECONOMIC OPPORTUNITIES COMMISSION
- ❖ HEALTH & WELLNESS MEDICAL CLINICS
- ❖ HEALTH ACCESS FOUNDATION
- ❖ KOMFORT-CARE HEALTH PLAN/COMMUNITY HEALTHCARE CONSORTIUM
- ❖ KOREAN HEALTH , EDUCATION, INFORMATION AND RESEARCH (KHEIR) CENTER
- ❖ MERCED COUNTY DEPARTMENT OF PUBLIC HEALTH
- ❖ MISSION CITY COMMUNITY NETWORK
- ❖ MONTEREY COUNTY HEALTH DEPARTMENT
- ❖ NATIONAL HEALTH SERVICES
- ❖ NEIGHBORHOOD LEGAL SERVICES OF LOS ANGELES
- ❖ NEVADA COUNTY HUMAN SERVICES AGENCY
- ❖ NEW ECONOMICS FOR WOMEN
- ❖ ORGANIZACION EN CALIFORNIA DE LIDERES CAMPESINAS -
- ❖ PARTNERS OF COMM. ACCESS
- ❖ PEOPLE'S CHOICE
- ❖ PLAZA COMMUNITY CENTER
- ❖ QUEENSCARE FAMILY CLINICS
- ❖ SAN JOAQUIN COUNTY HEALTH CARE SERVICES
- ❖ SAN MATEO COUNTY HEALTH SERVICES
- ❖ SANTA CRUZ COUNTY HEALTH SERVICES AGENCY
- ❖ SOLANO COALITION FOR BETTER HEALTH
- ❖ TODEC LEGAL CENTER PERRIS, INC.
- ❖ UNION OF PAN ASIAN COMMUNITIES
- ❖ VICTOR VALLEY COMMUNITY SERVICES COUNCIL
- ❖ WATTS LABOR COMMUNITY ACTION COMMITTEE

SCHOOL BASED ORGANIZATIONS

- ❖ ALISAL UNION SCHOOL DISTRICT HEALTHY START
- ❖ ATWATER ELEMENTARY SCHOOL DISTRICT
- ❖ BAKERSFIELD CITY SCHOOL DISTRICT
- ❖ BERKELEY, CITY OF
- ❖ BUTTE COUNTY OFFICE OF EDUCATION
- ❖ CALIFORNIA HEALTH COLLABORATIVE
- ❖ CERES HEALTHY START
- ❖ CORONA-NORCO UNIFIED SCHOOL DISTRICT
- ❖ GLENDALE UNIFIED SCHOOL DISTRICT
- ❖ HEALTH TRUST
- ❖ HEALTHY START OF HUNTINGTON PARK
- ❖ HUBBARD HEALTHY START COLLABORATIVE
- ❖ LAKE ELSINORE UNIFIED SCHOOL DISTRICT-COMMUNITY CONNECTIONS
- ❖ LONG BEACH UNIFIED SCHOOL DISTRICT
- ❖ LOS ANGELES UNIFIED SCHOOL DISTRICT
- ❖ MENDOCINO, COUNTY OF
- ❖ MOTHERNET L.A./INMED
- ❖ NORWALK-LA MIRADA SCHOOL DISTRICT
- ❖ OAKLAND UNIFIED SCHOOL DISTRICT
- ❖ OCEANSIDE UNIFIED SCHOOL DISTRICT
- ❖ ONTARIO-MONTCLAIR SCHOOL DISTRICT
- ❖ PASADENA PUBLIC HEALTH DEPARTMENT
- ❖ SACRAMENTO, CITY OF
- ❖ SAN DIEGO CITY SCHOOLS
- ❖ SAN DIEGO, REGENTS OF THE UNIVERSITY OF CALIFORNIA
- ❖ SAN GABRIEL UNIFIED SCHOOL DISTRICT
- ❖ SANTA ANA UNIFIED SCHOOL DISTRICT
- ❖ SANTA CRUZ CITY SCHOOLS
- ❖ ST. FRANCIS MEDICAL CENTER
- ❖ TAHOE-TRUCKEE UNIFIED SCHOOL DISTRICT
- ❖ VALLEY COMMUNITY CLINIC

Appendix B

Health Plans Providing Application Assistance

Participating health plans that have received approval from the MRMIB to provide application assistance have indicated that they will conduct some or all of the approved marketing activities outlined in the HFP Participating Plan Marketing Guidelines. The activities include:

- ❖ Participation in health seminars
- ❖ Participation in health fairs
- ❖ Contributing to event-sponsored raffles or drawings at health fairs or similar events with a prize cap limit of \$250 per prize, as long as participation in the raffle/drawing is not contingent upon filling out an application
- ❖ Participation in community outreach programs
- ❖ Provider newsletters
- ❖ Multi-media advertisements
- ❖ Sponsorship of non-exclusive community events
- ❖ Billboard advertisements
- ❖ Participation in community/public awareness events
- ❖ Radio, television and print advertisements

➤ Health Plans that have received approval from the MRMIB to provide application assistance include:

Approved Health Plans	Number of Staff Attending Training	Number of Certified Staff
Alameda Alliance for Health	22	18
Blue Cross	73	67
Blue Shield	5	4
CalOPTIMA	4	2
Community Health Group	18	12
Contra Costa Health Plan	20	16
Health Net	88	42
Inland Empire Health Plan	31	29
Kern Family Health Systems	8	8
L.A. Care Health Plan	57	51
Molina	64	55
San Francisco Health Plan	24	19
Santa Clara Family Health Plan	5	7
Universal Care	33	22

➤ Health Plans pending approval from the MRMIB to provide application assistance include:

Health Plans Pending Approval
Community Health Plan (56 staff trained)
Santa Barbara Regional Health Authority (8 staff trained)
Ventura County Health Care (6 staff trained)

Pending approval indicates that the plan and MRMIB are engaged in discussion regarding the plan's proposal.

➤ Plans not participating as application assistants include:

Health Plans Not Participating
Access Dental *
Care 1 st Health Plan
Central Coast Alliance for Health
Delta Dental *
DentiCare *
Health Plan of San Mateo
Premier Access*
Sharp Health Plan
UHP Health Care
Universal Care Dental *
VSP *

* Participation was an option effective August 10, 2001

Appendix C

**State Agency Roles: Certified Application Assistant Training and
Enrollment Entity Tracking
July 1, 2002**

